

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

(N)

JAMES T. MOORE AND  
HEATHER A. MOORE,

*Debtor(s),*

: Case No. 13-24716JAD  
:  
: Chapter 12  
: Related to Document No.95  
:

**NOTICE AND ORDER SCHEDULING**  
**AMENDED CHAPTER 12 PLAN CONFIRMATION HEARING**


*AND NOW*, this *5th* day of *April, 2017*, the Debtors having filed an *Amended Chapter 12 Plan* dated *March 30, 2017*,

It is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) ***On or before April 24, 2017*** any ***Objections*** to the Amended Chapter 12 Plan shall be filed and served on the Debtors, Chapter 12 Trustee and any creditor whose claim is the subject of the *Objection*. ***Objections which are not timely filed will not be considered.*** A copy of the Debtor's *Amended Chapter 12 Plan* is enclosed with this *Notice*.

(2) ***On April 27, 2017 at 11:00 AM***, a Chapter 12 *Conciliation Conference* will be held ***telephonically***. All interested Parties are to call the Chapter 12 Trustee at ***412-304-0132***.

FILED  
4/5/17 4:08 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
jsf  
Jeffery A. Deller  
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

	:	Bankruptcy No. 13-24716-JAD
JAMES T MOORE and	:	
HEATHER A. MOORE	:	CHAPTER 12
	:	
	:	Document No.
Debtor	:	
	:	
JAMES T. MOORE	:	
HEATHER A. MOORE	:	
Movants,	:	
	:	
- vs. -	:	
	:	
PHFA/HEMAP, DUQUESNE LIGHT COMPANY,	:	
EDGARDO D. SANTILLAN, ESQ.	:	
RONDA WINNECOUR, CHAPTER 12 TRUSTEE	:	
Respondents.	:	

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NOTICE OF PROPOSED MODIFICATION TO  
CONFIRMED PLAN DATED APRIL 30, 2015

1. Pursuant to *11 U.S.C. § 1329*, the Debtors have filed an Amended Chapter 13 Plan dated March 30, 2017 Pursuant to the Amended Chapter 13 Plan, the Debtor seeks to modify the confirmed Plan in the following particulars:
  2. The proposed modification to the confirmed Plan will impact the treatment of the claims of the following creditors, and in the following particulars:

Increased plan term to 48 months, Increased amount for Attorney's fees and the elimination of available funds to the unsecured creditors.

3. Debtors submits that the reason(s) for the modification is (are) as follows:

Debtor's wife passed away on September 19, 2016

4. The Debtors submit that the requested modification is being proposed in good

faith, and not for any means prohibited by applicable law. The Debtor further submits

that the proposed modification complies with *[11 U.S.C. §§ 1322(a), 1322(b), 1325(a)*

*and 1329 or in instances where the amendment is to a Chapter 12 Plan, then*

*11U.S.C. §§ 1222(a), 1222(b), 1225(a) and 1229 ]*and, except as set forth above, there

are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtors respectfully requests that the Court enter an Order

confirming the Amended Chapter 13 Plan, and for such other relief the Court deems

equitable and just.

RESPECTFULLY SUBMITTED, this 31st day of March 2017.

/s/ Edgardo D. Santillan

Name: Edgardo D. Santillan, Esquire

Attorney I.D.: 60030

Address: 775 Fourth St.

Beaver, PA 15009

Phone #: 724-770-1040

Facsimile #: 412-774-2266

E-Mail: eds@debtlaw.com

Attorney for the Debtors

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	)	
	)	<b>BK NO. 13-24716-JAD</b>
<b>JAMES T MOORE and</b>	)	
<b>HEATHER A. MOORE</b>	)	<b>CHAPTER 12</b>
	)	
	)	<b>Document No.</b>
<b>Debtor</b>	)	
	)	

**AMENDED CHAPTER 12 PLAN DATED MARCH 30, 2017**

**I. PLAN FUNDING**

- A. Future income stemming from the Debtors' operation of their livestock farming activities is submitted to the supervision and control of the Trustee.
- B. The Debtor shall pay the sum of \$1,100.00 monthly to the Chapter 12 Trustee. The first payment shall be made on or before February 1, 2014, with payments in the same amount to be made on or before that same day of each subsequent month for the duration of this Plan which is thirty-six (36) months long. The Debtors shall increase their monthly payment to \$1,400.00 per month effective with the June 1, 2015 payment in order to adequately fund payment to creditors listed herein.
- C. The Debtor shall extend his plan term to forty (48) months instead of the original thirty-six (36) month term.

**II. TREATMENT OF CLAIMS**

**A. Secured Creditors**

- 1. Caliber Home Loans holds a security interest in the form of a first mortgage on the real property of the Debtors in the amount of \$345,374.55 (filed at Proof of Claim 4). The Debtors filed a Complaint to Determine Secured Status pursuant to 11 USC 506 against this creditor/claim. The parties filed a Settlement Stipulation which was approved by the Court on June 4, 2014 at Document No. 9 in Adversary Case No. 13-2448-JAD.

The Stipulation provides in pertinent part that Caliber shall hold a secured claim against the Debtors' property in the amount of \$158,000.00. The amount of \$187,374.55 was found to be unsecured and is extinguished and shall not survive the bankruptcy and is avoided in its entirety. The Debtors shall reamortize the secured claim of Caliber Home Loans at \$158,000.00 with 5.00% interest over 30 years. At \$158,000.00 this creditor shall be paid at \$848.18 per month including the 36 months for which it will be paid by the Chapter 12 Trustee; payments thereafter for the remaining duration of the 30 year period shall be made by the Debtors personally. The interest on this claim shall begin to accrue upon confirmation of the Debtor's Plan.

2. PHFA-HEMAP holds a security interest in the form of a secondary mortgage on the real property of the Debtors. The Debtors filed a Complaint to Determine Secured Status at Adversary No. 13-02449-JAD pursuant to 11 USC 506 against this creditor/claim. The Debtors obtained a Default Order of Court dated March 7, 2014 (at Document No. 8) which unsecured the PHFA-HEMAP claim in the amount of \$54,467.50. As such, the claim of PHFA-HEMAP shall be extinguished, shall not be paid and is not enforceable against the property of the Debtors.

3. Ally Financial serviced by Ally Servicing LLC holds a security interest in the form of a financing statement against the Debtors' 2007 Chevrolet Silverado VIN 1GCHK23D87F101236 vehicle. As such, the secured claim of Ally Financial shall be paid at \$5,381.03 with 5.00% interest to be re-amortized over 36 month in equal monthly payments of \$161.27 per month for which it will be paid by the Chapter 12 Trustee. The creditor shall be deemed to be paid in full upon completion of these enumerated payments and shall satisfy its lien within 30 days after the Chapter 12 trustee certifies that she has paid the claim as proposed. The interest on this claim shall begin to accrue upon confirmation of the Debtor's Plan.

**B. Unsecured Claims**

After the administrative payments and dividends to the above-described creditors are made, dividends from such payments shall be made to all other creditors whose claims are duly proved and allowed from the balance remaining from each such payment. Then general unsecured claims shall be paid on a pro rata basis after all of the secured and priority claims have been fully paid. The Debtors estimate that a total of \$0.00 will be available for distribution to unsecured, non-priority creditors. The estimated percentage of payments to general unsecured creditors is 0%.

**III. LIQUIDATION TEST**

Debtor submits that a liquidation of the estate would result in a 0% dividend to unsecured creditors. Debtor has \$0.00 in non-exempt property.

**IV. ADMINISTRATIVE PAYMENTS**

From the payments she will receive, the Trustee shall make the following disbursements:

- A. Administration payments to the Chapter 12 Trustee for Trustee's commission for the duration of this Plan in that percentage amount currently prescribed under guidelines of the Office of the U.S. Trustee or administrative office.

- B. An administrative payment or payments to Santillan Law Firm, PC, attorneys for the Debtors, for any balance of compensation and reimbursement for expenses as approved by the Bankruptcy Court. Any amount so approved shall be paid monthly over such period of times as the Court may direct but, for each such month, before payments to creditors as described above. Attorney's fees are were initially estimated to be \$5,000.00 with Debtor having paid \$5,000.00 pre-petition to Santillan Law Firm, PC. The balance of fees, if any, shall be paid over the first **24** months of the Plan in the amount of approximately \$200.00 per month. Total projected fees shall be \$9,000.00. Payments to unsecured creditors will be delayed or reduced to allow payments to Debtor's counsel until they would be paid in full. Debtor's counsel will file a fee application for the amount of their interim and final compensation.
- C. This Court entered an Order dated July 10, 2104, Approving the Application of Felicia E. Santillan, Esquire, as Special Counsel for the Debtors in a custody action in Beaver County, Pennsylvania. Although special counsel fees were not initially estimated, it is projected that special counsel fees could equal and/or exceed \$5,000.00 since a Custody Trial took place. As such, Attorney Felicia E. Santillan, shall be paid a monthly sum of **\$200.00 per month during the administration of the Debtors' bankruptcy - after approval of same through appropriate fee application(s). The balance of fees, if any, shall be paid directly paid by the Debtors after the 36 month period of reorganization.** Payments to unsecured creditors will be delayed or reduced to allow payments to Debtor's counsel until they would be paid in full. Debtor's counsel will file a fee application for the amount of their interim and final compensation.

**V. MISCELLANEOUS**

- A. The amounts set forth to be paid to each and every creditor under the term of this Plan shall be payment in full for all unsecured pre-petition obligations, including tax obligations; and upon completion of this Plan, the Debtors shall not be legally liable or responsible for any such pre-petition debts which are addressed herein.
- B. Creditors shall retain, except as modified by the Court for particular creditors, any liens which they have on the Debtor's property until the Debtor's obligations to each such creditor are terminated pursuant to this Plan.
- C. Unsecured and unsecured priority creditors that have not filed a proof of claim on or before the "bar date" set by the Bankruptcy Court shall not be entitled to any distribution under this Plan, and all obligations to them shall cease upon discharge of the Debtor upon completion of this Plan.
- D. The effective date of this Plan shall be the date of the Order confirming the same.
- E. The title to the Debtors' property shall remain with the Debtors.

Respectfully submitted,

**SANTILLAN LAW FIRM, PC**

Dated: March 30, 2017

/s/ Edgardo D. Santillan  
Edgardo D. Santillan, Esquire  
PA ID No. 60030

Attorney for Debtors  
775 Fourth Street  
Beaver, Pennsylvania 15009  
Phone: (724) 770-1040

/s/ James T. Moore  
James T. Moore



**Certificate of Notice Page 9 of 10**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James T Moore  
 Heather A Moore  
 Debtors

Case No. 13-24716-JAD  
 Chapter 12

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db/jdb	+James T Moore, Heather A Moore, 163 Upper Service Road, Hookstown, PA 15050-1447
cr	Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
sp	+Felicia E. Santillan, 950 Corporation Street, Suite 304, Beaver,, PA 15009-2625
acc	+Philip J. McHale, III, 600 Grant Street, Suite 3250, Pittsburgh, PA 15219-2719
13745960	Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
13745961	Caliber Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610
13823290	+Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
13745964	+National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13745966	Nco Fin/55, PO Box 13570, Philadelphia, PA 19101
13745969	+Sears/cbna, PO Box 6189, Sioux Falls, SD 57117-6189
13745970	+U.S. Bank Trust, N.A. as trustee for, VOLT Asset Holdings Trust XVI, 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	E-mail/PDF: rmscedi@recoverycorp.com Apr 07 2017 01:12:26
	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13745959	+E-mail/Text: ally@ebn.phinsolutions.com Apr 07 2017 01:16:49 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
13760315	E-mail/Text: ally@ebn.phinsolutions.com Apr 07 2017 01:16:49
	Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13745962	+E-mail/Text: hariasdiaz@creditmanagementcompany.com Apr 07 2017 01:17:39
	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13806159	+E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Apr 07 2017 01:17:56 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
13745963	+E-mail/Text: bankruptcydpt@mcmcg.com Apr 07 2017 01:17:21 Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
13745965	+E-mail/Text: nhc@nhchome.com Apr 07 2017 01:16:48 Natl Hosp Collections, Po Box 699, Morgantown, WV 26507-0699
13767820	E-mail/Text: blegal@phfa.org Apr 07 2017 01:17:24 PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
13745967	+E-mail/Text: blegal@phfa.org Apr 07 2017 01:17:24 PHFA/HEMAP, 2101 N. Front Street, Harrisburg, PA 17110-1086
13745968	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 07 2017 01:19:27
	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
13751622	E-mail/PDF: rmscedi@recoverycorp.com Apr 07 2017 01:12:16
	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	VOLT Asset Holdings Trust XVI, by Caliber Home Loa
13760316*	Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: lfin  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Apr 06, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Defendant Caliber Home Loans agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor VOLT Asset Holdings Trust XVI, by Caliber Home Loans,  
Inc., solely in its capacity as servicer agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Edgardo D. Santillan on behalf of Plaintiff Heather A Moore ed@santillanlaw.com,  
eds court@debtlaw.com;eds court@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com  
Edgardo D. Santillan on behalf of Joint Debtor Heather A Moore ed@santillanlaw.com,  
eds court@debtlaw.com;eds court@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com  
Edgardo D. Santillan on behalf of Debtor James T Moore ed@santillanlaw.com,  
eds court@debtlaw.com;eds court@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com  
Edgardo D. Santillan on behalf of Spec. Counsel Felicia E. Santillan ed@santillanlaw.com,  
eds court@debtlaw.com;eds court@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com  
Edgardo D. Santillan on behalf of Plaintiff James T Moore ed@santillanlaw.com,  
eds court@debtlaw.com;eds court@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed  
s.mycfemail@gmail.com  
James Warmbrodt on behalf of Creditor VOLT Asset Holdings Trust XVI, by Caliber Home Loans,  
Inc., solely in its capacity as servicer bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
TOTAL: 12